

STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE
45 Fremont Street, 21st Floor
San Francisco, California 94105

File No. RH04041574

Date: February 17, 2005

**Proposed Amendment of Section 2632.5(c)(1)(A)
Ordering of Motor Vehicle Reports**

PROPOSED REGULATION TEXT

Amend Title 10, California Code of Regulations, Section 2632.5. Rating Factors. as follows (new language indicated by underlined text):¹

(c)(1) "First Mandatory Factor" ... is the insured's driving safety record This factor means the following for the driver rated on the insured vehicle:

(A) the public record of traffic violation convictions available from the California Department of Motor Vehicles, together with similar public records of traffic violation convictions that are available from other jurisdictions (hereinafter sometimes referred to as the "Motor Vehicle Report" or "MVR"). To determine a driver's driving safety record for purposes of California Insurance Code Sections 1861.02(a)(1) and 1861.025, each insurer shall obtain an MVR for every driver listed on the policy at the time of policy application, and for each new driver added to the policy at the time the driver is added, and no less frequently than every 36 months thereafter, if the policy remains in effect. No insurer shall rate or underwrite a new or renewal policy based upon an MVR older than 36 months at the time the policy is issued or renewed;

NOTE: Authority cited: Section 1861.02, Insurance Code; and *CalFarm Insurance Company v. Deukmejian* (1989) 48 Cal.3d 805. Reference: Sections 1861.02, 1861.025, 1861.05, 11628 and 11628.3, Insurance Code.

¹ Remainder of text of regulation is unchanged.